

## **Financial Assistance for Cancer Care**

Cancer imposes heavy economic burdens on both patients and their families. For many people, a portion of medical expenses is paid by their health insurance plan. For individuals who do not have health insurance or who need financial assistance to cover health care costs, resources are available, including Government-sponsored programs and services supported by voluntary organizations.

Cancer patients and their families should discuss any concerns they may have about health care costs with their physician, medical social worker, or the business office of their hospital or clinic.

The organizations and resources listed below may offer financial assistance. Organizations that provide publications in Spanish or have Spanish-speaking staff have been identified.

- The national **American Cancer Society** (ACS) office can provide the telephone number of the local ACS office serving your area. The ACS offers programs that help cancer patients, family members, and friends cope with the treatment decisions and emotional challenges they face. Information on these programs is available on the Web site listed below. Some materials are published in Spanish. Spanish-speaking staff are available.  
Telephone: 1-800-227-2345 (1-800-ACS-2345)  
Web site: <http://www.cancer.org>
- **Cancer Care** is a national nonprofit agency that offers free support, information, financial assistance, and practical help to people with cancer and their loved ones. Services are provided by oncology social workers and are available in person, over the telephone, and through the agency's Web site. Cancer Care's reach also extends to



professionals—providing education, information, and assistance. A section of the Cancer Care Web site and some publications are available in Spanish, and staff can respond to calls and e-mails in Spanish.

Cancer Care also operates the **AVONCares Program for Medically Underserved Women**, which provides financial assistance to low-income, under- and uninsured, underserved women throughout the country who need supportive services (transportation, child care, and home care) related to the treatment of breast and cervical cancers.

Telephone: 1-800-813-4673 (1-800-813-HOPE)

Web site: <http://www.cancercare.org>

- The **Candlelighters Childhood Cancer Foundation (CCCCF)** is a nonprofit organization that provides information, peer support, and advocacy through publications, an information clearinghouse, and a network of local support groups. CCCCf maintains a list of organizations to which eligible families may apply for financial assistance.

Telephone: 1-800-366-2223 (1-800-366-CCCCF)

Web site: <http://www.candlelighters.org>

- **Community voluntary agencies and service organizations** such as the Salvation Army, Lutheran Social Services, Jewish Social Services, Catholic Charities, and the Lions Club may offer help. These organizations are listed in your local phone directory. Some churches and synagogues may provide financial help or services to their members.
- **Fund-raising** is another mechanism to consider. Some patients find that friends, family, and community members are willing to contribute financially if they are aware of a difficult situation. Contact your local library for information about how to organize fund-raising efforts.
- **General Assistance** programs provide food, housing, prescription drugs, and other medical expenses for those who are not eligible for other programs. Funds are often limited. Information can be obtained by contacting your state or local Department of Social Services; this number is found in the local telephone directory.
- **Hill-Burton** is a program through which hospitals receive construction funds from the Federal Government. Hospitals that receive Hill-Burton funds are required by law to provide some services to people who cannot afford to pay for their hospitalization. Information about which facilities are part of this program is available by calling the toll-free number or visiting the Web site shown below. A brochure about the program is available in Spanish.

Telephone: 1-800-638-0742

Web site: <http://www.hrsa.gov/osp/dfcr/obtain/consfaq.htm>
- **Income Tax Deductions:** Medical costs that are not covered by insurance policies sometimes can be deducted from annual income before taxes. Examples of tax deductible expenses might include mileage for trips to and from medical appointments, out-of-pocket costs for treatment, prescription drugs or equipment, and the cost of meals during lengthy

medical visits. The local Internal Revenue Service office, tax consultants, or certified public accountants can determine medical costs that are tax deductible. These telephone numbers are available in the local telephone directory.

Web site: <http://www.irs.ustreas.gov>

- The **Leukemia and Lymphoma Society** (LLS) offers information and financial aid to patients who have leukemia, non-Hodgkin's lymphoma, Hodgkin's lymphoma, or multiple myeloma. Callers may request a booklet describing LLS's Patient Aid Program or the telephone number for their local LLS office. Some publications are available in Spanish.

Telephone: 1-800-955-4572

Web site: <http://www.leukemia-lymphoma.org>

- **Medicaid** (Medical Assistance), a jointly funded, Federal-State health insurance program for people who need financial assistance for medical expenses, is coordinated by the Centers for Medicare & Medicaid Services (CMS), formerly the Health Care Financing Administration. At a minimum, states must provide home care services to people who receive Federal income assistance such as Social Security Income and Aid to Families with Dependent Children. Medicaid coverage includes part-time nursing, home care aide services, and medical supplies and equipment. Information about coverage is available from local state welfare offices, state health departments, state social services agencies, or the state Medicaid office. Check the local telephone directory for the number to call. Information about specific state contacts is also available on the Web site listed below. Spanish-speaking staff are available in some offices.

Web site: <http://www.cms.gov/medicaid/consumer.asp>

- **Medicare** is a Federal health insurance program also administered by the CMS. Eligible individuals include those who are 65 or older, people of any age with permanent kidney failure, and disabled people under age 65. Medicare may offer reimbursement for some home care services. Cancer patients who qualify for Medicare may also be eligible for coverage of hospice services if they are accepted into a Medicare-certified hospice program. To receive information on eligibility, explanations of coverage, and related publications, call Medicare at the number listed below or visit their Web site. Some publications are available in Spanish. Spanish-speaking staff are available.

Telephone: 1-800-633-4227 (1-800-MEDICARE)

TTY: 1-877-486-2048

Web site: <http://www.medicare.gov>

- The **Patient Advocate Foundation** (PAF) provides education, legal counseling, and referrals to cancer patients and survivors concerning managed care, insurance, financial issues, job discrimination, and debt crisis matters. The Patient Assistance Program is a subsidiary of the PAF. It provides financial assistance to patients who meet certain qualifications. The toll-free number is 1-866-512-3861.

Telephone: 1-800-532-5274

Web site: <http://www.patientadvocate.org>

- **Patient Assistance Programs** are offered by some pharmaceutical manufacturers to help pay for medications. To learn whether a specific drug might be available at reduced cost through such a program, talk with a physician or a medical social worker.
- The **Social Security Administration** (SSA) is the Government agency that oversees Social Security and Supplemental Security Income. A description of each of these programs follows. More information about these and other SSA programs is available by calling the toll-free number listed below. Spanish-speaking staff are available.  
Telephone: 1-800-772-1213  
TTY: 1-800-325-0778

**Social Security** provides a monthly income for eligible elderly and disabled individuals. Information on eligibility, coverage, and how to apply for benefits is available from the Social Security Administration.

Web site: [http://www.ssa.gov/SSA\\_Home.html](http://www.ssa.gov/SSA_Home.html)

**Supplemental Security Income** (SSI) supplements Social Security payments for individuals who have certain income and resource levels. SSI is administered by the Social Security Administration. Information on eligibility, coverage, and how to file a claim is available from the Social Security Administration.

Web site: <http://www.ssa.gov/notices/supplemental-security-income>

- The **State Children's Health Insurance Program** (SCHIP) is a Federal-State partnership that offers low-cost or free health insurance coverage to uninsured children of low-wage, working parents. Callers will be referred to the SCHIP program in their state for further information about what the program covers, who is eligible, and the minimum qualifications.  
Telephone: 1-877-543-7669 (1-877-KIDS-NOW)  
Web site: <http://www.insurekidsnow.gov>
- **Transportation:** There are nonprofit organizations that arrange free or reduced cost air transportation for cancer patients going to or from cancer treatment centers. Financial need is not always a requirement. To find out about these programs, talk with a medical social worker. Ground transportation services may be offered or mileage reimbursed through the local ACS or your state or local Department of Social Services.

- **Veterans Benefits:** Eligible veterans and their dependents may receive cancer treatment at a Veterans Administration Medical Center. Treatment for service-connected conditions is provided, and treatment for other conditions may be available based on the veteran's financial need. Some publications are available in Spanish. Spanish-speaking staff are available in some offices.

Telephone: 1-877-222-8387 (1-877-222-VETS)

Web site: [http://www1.va.gov/Health\\_Benefits/](http://www1.va.gov/Health_Benefits/)

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### **Related Resources**

#### **Publications (available at <http://www.cancer.gov/publications>)**

- National Cancer Institute Fact Sheet 8.1, *National Organizations That Offer Services to People With Cancer and Their Families*
- National Cancer Institute Fact Sheet 8.9, *How To Find Resources in Your Own Community If You Have Cancer*

### **National Cancer Institute (NCI) Resources**

#### **Cancer Information Service (toll-free)**

Telephone: 1-800-4-CANCER (1-800-422-6237)

TTY: 1-800-332-8615

#### **Online**

NCI's Web site: <http://www.cancer.gov>

*LiveHelp*, NCI's live online assistance:

<https://cissecure.nci.nih.gov/livehelp/welcome.asp>

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